

Information to identify the case:

Debtor 1	<u>Allen H Sprague Sr.</u>	Social Security number or ITIN	xxx-xx-7235
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Elizabeth Sprague</u>	Social Security number or ITIN	xxx-xx-8609
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-35849-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Allen H Sprague Sr.

Elizabeth Sprague

2/11/21

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Allen H Sprague, Sr.
Elizabeth Sprague
Debtors

Case No. 17-35849-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Feb 11, 2021

Form ID: 3180W

Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 13, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Allen H Sprague, Sr., Elizabeth Sprague, 208 Hamilton Blvd., Unit B-203, South Plainfield, NJ 07080-3434
cr	+ BANK OF AMERICA, N.A., c/o Frenkel, Lambert, Weiss, Weisman & G, 80 Main Street, Suite 460, West Orange, NJ 07052-5414
r	+ Nicholas Homey, 727 Raritan Road, Clark, NJ 07066-2229
517372287	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517251035	Capital One/ Lord and Taylor, Po Box 32053, Salt Lake City, UT 84130
517374410	+ Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083
517251041	Sears/CBNA, PO Box 6262, Sioux Falls, SD 57117
518077913	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518077914	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300 Highlands Ranch, Colorado 80129-2386

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 11 2021 22:10:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 11 2021 22:10:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: BANKAMER2.COM	Feb 12 2021 01:43:00	BANK OF AMERICA, N.A., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
517251030	+ EDI: AMEREXPR.COM	Feb 12 2021 01:43:00	American Express, PO Box 981537, El Paso, TX 79998-1537
517304813	EDI: BECKLEE.COM	Feb 12 2021 01:43:00	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517251032	EDI: BANKAMER.COM	Feb 12 2021 01:43:00	Bank of America, PO box 982238, El Paso, TX 79998
517326262	EDI: BANKAMER.COM	Feb 12 2021 01:43:00	BANK OF AMERICA, N.A., Bank of America, PO BOX 31785, Tampa FL 33631-3785
517251031	+ EDI: BANKAMER.COM	Feb 12 2021 01:43:00	Bank of America, Po Box 31785, Tampa, FL 33631-3785
517251033	+ EDI: CITICORP.COM	Feb 12 2021 01:43:00	Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
517251034	+ EDI: CAPITALONE.COM	Feb 12 2021 01:43:00	Capital One, Po box 30285, Salt Lake City, UT 84130-0285
517251038	+ EDI: CITICORP.COM	Feb 12 2021 01:43:00	Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
517251039	EDI: DISCOVER.COM	Feb 12 2021 01:43:00	Discover Financial Services LLC, PO box 15316,

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Feb 11, 2021

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			Wilmington, DE 19850
517356457	EDI: CITICORP.COM	Feb 12 2021 01:43:00	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
517251040	EDI: CITICORP.COM	Feb 12 2021 01:43:00	Macys, PO Box 8218, Mason, OH 45040
517984503	EDI: Q3G.COM	Feb 12 2021 01:43:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517269531	EDI: DISCOVER.COM	Feb 12 2021 01:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517251036	EDI: JPMORGANCHASE	Feb 12 2021 01:43:00	Chase Bank USA NA, PO Box 15298, Wilmington, DE 19850
517251037	EDI: JPMORGANCHASE	Feb 12 2021 01:43:00	Chase/Bank One Card Serv, PO box 15298, Wilmington, DE 19850
517371455	Email/PDF: resurgentbknotifications@resurgent.com	Feb 11 2021 22:35:24	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517374264	+ EDI: MID8.COM	Feb 12 2021 01:43:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517365055	EDI: Q3G.COM	Feb 12 2021 01:43:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517251042	+ EDI: RMSC.COM	Feb 12 2021 01:43:00	Synco/Lowes, PO Box 965005, Orlando, FL 32896-5005
517251043	+ EDI: RMSC.COM	Feb 12 2021 01:43:00	Synco/TOYRSUSDC, Po Box 965001, Orlando, FL 32896-5001
517256451	+ EDI: RMSC.COM	Feb 12 2021 01:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517251044	EDI: CITICORP.COM	Feb 12 2021 01:43:00	The Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 13, 2021

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin

Page 3 of 3

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 11, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Bruce C. Truesdale	on behalf of Debtor Allen H Sprague Sr. brucectruesdalepc@gmail.com, bctpcecf@gmail.com;r49787@notify.bestcase.com
Bruce C. Truesdale	on behalf of Joint Debtor Elizabeth Sprague brucectruesdalepc@gmail.com bctpcecf@gmail.com;r49787@notify.bestcase.com
Michael M Khalil	on behalf of Debtor Allen H Sprague Sr. mkhalilecf@gmail.com
Michael M Khalil	on behalf of Joint Debtor Elizabeth Sprague mkhalilecf@gmail.com
Nicholas V. Rogers	on behalf of Creditor BANK OF AMERICA N.A. nj.bkecf@fedphe.com
Rebecca Ann Solarz	on behalf of Creditor Towd Point Master Funding Trust 2018-PM27 U.S. Bank National Association, as Trustee rsolarz@kmlawgroup.com
Sean M. O'Brien	on behalf of Creditor BANK OF AMERICA N.A. DMcDonough@flwlaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10